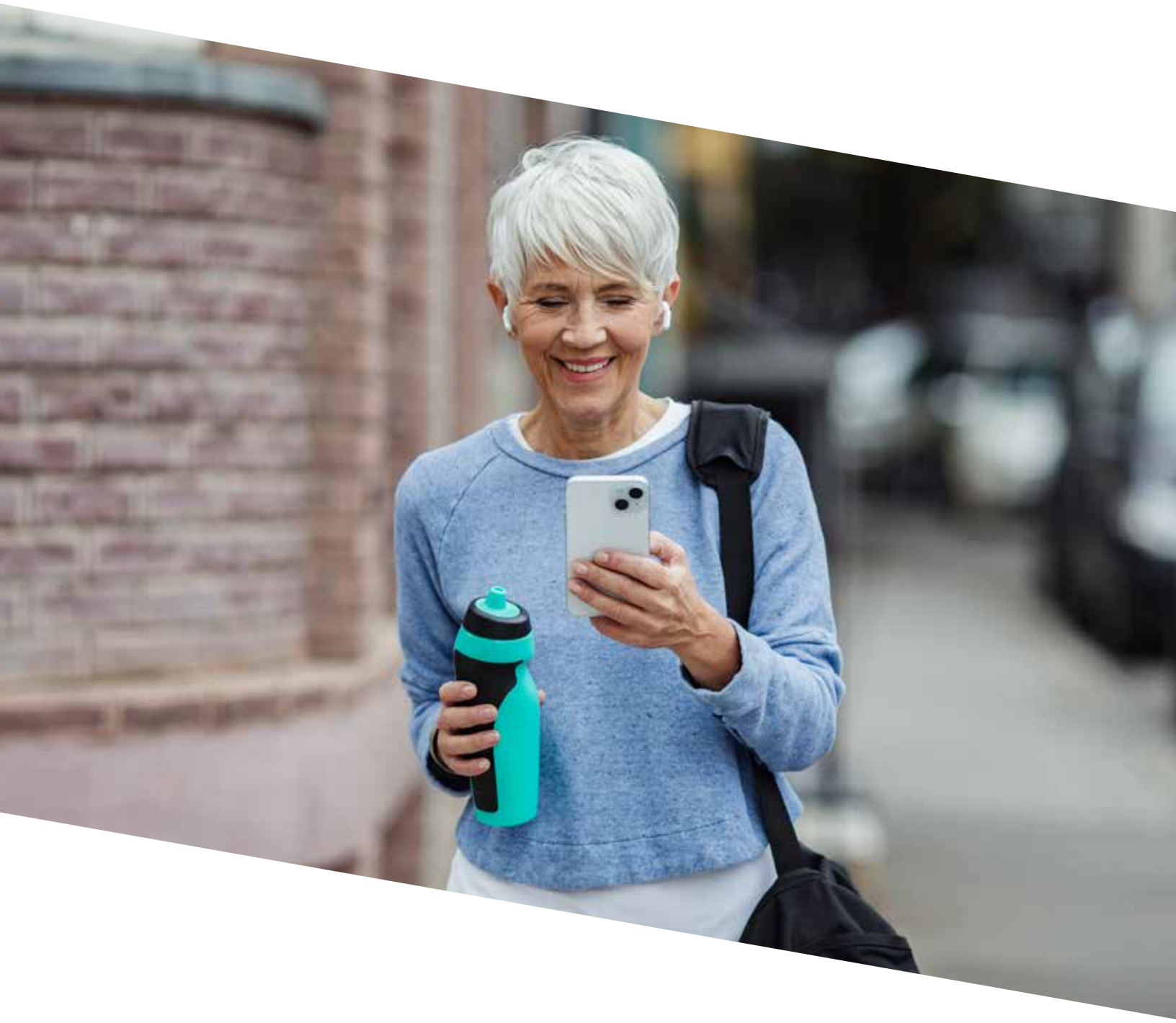
EmblemHealth®

Health Matters

2026, Volume 2





Mystery Bug Have You Down? Know Where To Go for Care

Cold and flu season can bring coughs, sore throats, stuffy noses, fevers, and body aches. Most mild illnesses get better with rest, fluids, and over-the-counter medicine. But sometimes, you may need more medical care. Knowing where to go can help you get the right care when you need it.

Start with your primary care provider (PCP).

Your PCP knows your health history and can help you decide what to do next. Call your PCP if your symptoms get worse, do not get better, or you have questions about treatment. If you are more likely to get very sick from flu or COVID-19 because of your age or health, contact your doctor early. Some treatments work best when taken soon after symptoms begin.

Try virtual care.

If you can't get to your doctor's office, virtual care may be an option. Many EmblemHealth plans include access to care through Teladoc® for nonemergency appointments. You can speak to a doctor 24 hours a day, seven days a week. Your regular doctor may also offer virtual visits. Check your plan benefits to see what is covered.

Go to urgent care when you need care soon.

Urgent care can help with injuries and illnesses that need attention quickly, but are not emergencies. It may also be a good choice when your doctor's office is closed, over weekends, or on holidays.

Not sure where to start?

Sign in to your account at **my.emblemhealth.com** or with the mobile app, to look for an in-network doctor or urgent care center. Need care on the go? Visit **emblemhealth.com/app** to get started.

Don't wait if it's an emergency!

Call 911 or go to the nearest emergency room if you have:

- Trouble breathing.
- Severe chest pain or pressure.
- Confusion or trouble waking up.
- A seizure.
- Severe weakness.
- Signs of severe dehydration.

Warning signs in children may include trouble breathing, blue lips or face, unusual irritability, or difficulty waking up.

Your health matters to us. You can always call the customer service number on your member ID card for help finding care.

Your Fall Health Check

A few simple steps can help you stay well during cold and flu season.

Check your vaccines.

Make sure you are not behind on flu and COVID-19 vaccines. Depending on your age and health, you may also need a vaccine for RSV or pneumonia. Ask your doctor or pharmacist how to stay up to date.

Keep healthy habits going:

- Wash your hands often with soap and water.
- Cover coughs and sneezes.
- Avoid touching your eyes, nose, and mouth.
- Clean frequently touched surfaces.
- Improve airflow indoors when possible.
- Stay home when you are sick.
- Get enough sleep, drink plenty of fluids, and eat well.



Taking a few steps now can help you and your family stay healthier for the holidays and new year.

Take the New myEmblemHealth App Wherever You Go!

The new myEmblemHealth app meets you where you are, making sure you have the tools and support you need to make confident decisions about your health — anytime, anywhere.*

With the new app, you get:



- An interactive health questionnaire that personalizes your wellness journey to meet your unique health goals and needs.
- Easy and instant access to your digital member ID card.
- All your essentials, organized, so you can view your benefits, claims, and bills in one place.
- Simple and smart guidance from Eva, EmblemHealth's virtual assistant, on health questions and programs included with your plan.**
- Direct connection to the PrimeCentral™ member portal. You can search for medicines and pharmacies, view your coverage, check prices, transfer prescriptions, and see prior authorization details.

Learn more at **emblemhealth.com/app** or scan the QR code to download the app. Available for Android and iOS with the latest features and enhancements.

*The app is available to eligible members. Features may vary based on your health plan.
**Eva is for resource purposes only. It is not a substitute for medical advice, diagnosis, or treatment by a medical professional.

Find Convenient Care in Your Neighborhood With AdvantageCare Physicians

With more than 30 locations across all five New York City boroughs and Long Island, AdvantageCare Physicians (ACPNY)* offers convenient access to primary and specialty care. ACPNY doctors and healthcare professionals are always in-network with all EmblemHealth plans. This means you and your family have access to care from trusted doctors and coordinated care teams to support your health.

Make your appointment today! Find a doctor or medical office near you at **acpny.com/find-a-provider**.

*AdvantageCare Physicians (ACPNY) is an EmblemHealth company.

Stay Steady: Simple Ways to Prevent Falls

A fall can happen in a moment, but a few everyday habits and changes can help lower your risk.

- **Make your home safe.** Clear clutter from walkways, secure loose rugs, add nightlights, and use handrails on stairs.
- **Stay active.** Exercises that build strength and balance, like walking or tai chi, can help you feel steadier on your feet. Visit EmblemHealth Neighborhood Care for classes.
- **Stay steady.** Wear supportive shoes, have your vision checked regularly, and ask your doctor or pharmacist to review your medicines. Some medicines can cause dizziness or make you sleepy.

If you have fallen, feel unsteady, or worry about falling, tell your doctor. Acting early can help you stay safe, confident, and independent.

Schedule a Mammogram Today:

Finding Breast Cancer Early May Save Your Life.



Most breast cancers are found in women 50 and older,* but it also affects younger women and men. According to the American Cancer Society (ACS), breast cancer death rates have been going down. If found early, the 5-year relative survival rate is over **99%**.**

Know the ACS guidelines:***

- **Women between 40 and 44** have the option to start screening with a mammogram every year.
- **Women 45 to 54** should get mammograms every year.
- **Women 55 and older** can switch to a mammogram every other year, or continue yearly mammograms. Screening should continue as long as you are in good health and are expected to live at least 10 more years.

If you fall into the recommended age groups or have a family history, talk to your doctor about getting screened. You can use the Find Care tool by signing in to your account at **my.emblemhealth.com** or with the mobile app to find an in-network radiology center where you can schedule a preventive care mammogram. Coverage varies by plan. Check your benefits for more details.

Certain GLP-1 Medicines May Be Covered

Medicare offers a temporary program that may help eligible Medicare Part D members get coverage for certain GLP-1 medicines to help you lose weight. The GLP-1 Bridge Program runs through **Dec. 31, 2027**. EmblemHealth Part D plans will continue to cover GLP-1 medicines for eligible members with diabetes and other qualifying reasons.

The Bridge program may be an option for those looking to fill GLP-1 prescriptions for weight loss. Your doctor must confirm you are eligible and submit a prior authorization request.

For more information about the Medicare GLP-1 Bridge Program and Medicare's requirements, visit **medicare.gov** or **emblemhealth.com/medicarepa**.

Remember, preventive services are fully covered if you visit an in-network doctor. Plus, you can **earn a $50 reward**† through our Medicare Member Rewards Program when you complete your screening. Find out more at **emblemhealth.com/medicarerewards**.

*cdc.gov/nccdphp/priorities/breast-cancer.html
**nationalbreastcancer.org/breast-cancer-facts/
***cancer.org/health-care-professionals/american-cancer-society-prevention-early-detection-guidelines/breast-cancer-screening-guidelines.html
†You must register, accept program terms and conditions, and complete your screening by Dec. 31, 2026, to receive rewards. Not all members are eligible. Check your plan benefits for details.



The Holidays Can Be Hard. Help is Here.

The holiday season brings joy to many people, but for others, it can cause depression, anxiety, and loneliness. If you have these feelings, you're not alone. A 2025 survey by the American Psychological Association found that 1 in 5 American adults had negative mental health because of the holiday season.* Family dynamics, finances, social obligations, and shopping for gifts can make anxiety worse. You may find that celebrating after a loved one has passed may increase these feelings.

It's tempting to distract yourself with poor habits or substance misuse by binge drinking, using drugs, or overeating. But these behaviors can cause long-term damage to your physical health. Instead, try one of these tips to improve your mind this winter.

- **Set boundaries.** If an obligation brings more stress than joy, offer another option, like a shorter visit with family or not exchanging gifts.
- **Get outside.** Fresh air calms the body. Plan a trip to a neighborhood park for a holiday celebration or light display.
- **Reach out.** Invite a friend or neighbor to share a cup of tea or bake cookies. Instead of texting, connect with a friend on a phone call.
- **Volunteer.** Helping others can improve your community and reduce loneliness.

Need to talk to someone?

Get support by calling our confidential, dedicated Mental Health Concierge line** at **646-447-9417** (TTY: **711**) from 9 a.m. to 5 p.m., Monday through Friday. We will schedule an appointment with a local mental health professional within five business days. To learn more, visit **emblemhealth.com/talktosomeone**.

*psychiatry.org/news-room/news-releases/americans-more-anxious-about-the-holidays

**This service is for eligible Medicare Advantage group members. Medicare members in other plans will be directed to resources for their plan.

No Referrals in 2027!

We heard you! Appointment scheduling just got a little easier.

Beginning **Jan. 1, 2027**, all EmblemHealth Medicare members will be able to see a specialist without a referral from their primary care provider (PCP). This means you'll be able to make an appointment with your specialist with fewer steps. You can find a specialist in our network by using the Find Care tool at **emblemhealth.com/findcare** or downloading our myEmblemHealth app at **emblemhealth.com/app**.

Visiting your PCP is still an important way to manage your health. Don't forget to ask your specialist to share notes with your PCP on any new medicines or treatments you are planning to start.

New Plan Year Reminders!

Each year, Medicare members can review and update their health plan coverage during the Annual Election Period that runs from **Oct. 15** through **Dec. 7, 2026.** Changes made during this time take effect **Jan. 1, 2027.** Be sure to review important documents for details about your coverage, benefits, costs, and plan options for 2027.

To help you make informed decisions, look for the following:

- **Annual Notice of Change (ANOC):** This document explains any changes to your plan's coverage, service area, costs, benefits, or provider network that will take effect on **Jan. 1, 2027**.
- **Evidence of Coverage (EOC):** Available online, this document provides detailed information about your plan's benefits, services, and coverage rules. You can review next year's information as well as refer to this document throughout the year.
- **Provider and pharmacy directories:** These are lists of participating doctors, hospitals, and pharmacies. You can find these lists on our website at **emblemhealth.com/findcare** or by signing in to your member portal. Make sure the doctors you see are in our network.
- **Formulary (drug list):** This shows covered prescription drugs and any changes that may affect your medicines.

If you have questions about coverage, please call the number on your member ID card to speak with a Medicare Connect Concierge representative.



Health Matters is published by EmblemHealth to inform members of current health issues and improve the use of services. This publication should not replace the care and advice of your doctor. Always talk to your doctor about your personal health needs. This is not a complete description of benefits. Limitations, cost sharing, and restrictions may apply. Benefits may change each year, and our network may change at any time. You will receive required notice of impacts to your benefits or coverage.

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Stay Social and Move: Visit Neighborhood Care

During colder months, it can be harder to stay healthy, socialize, or even get yourself out of the house. Come visit EmblemHealth Neighborhood Care and take advantage of free classes and events* to help improve your overall health and wellness. We'll keep you busy until spring.



EmblemHealth Neighborhood Care also offers in-person customer service and resources to manage your health. With 15 locations across Brooklyn, Manhattan, Staten Island, Queens, and The Bronx, there are a variety of events for you this winter, including:

- Fitness classes to help you stay active.
- Yoga and meditation classes to improve your mental health.
- Farmers markets with healthy and affordable produce for sale.
- Social luncheons where you can eat healthy meals and meet members of your community.

Join a class or event today to help you stay active, reduce stress, and eat healthy. You might even make a new friend! For more information, visit **emblemhealth.com/neighborhoodcare**.

*Events are subject to change. All events are free and open to the public, unless otherwise stated in the event description. Registration is required. No obligation to enroll.